

Information to identify the case:			
Debtor 1	Jamie I. Feinstein		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Sarah E. Feinstein		
	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	19-30973-KLP		
	Social Security number or ITIN	xxx-xx-3731	
	EIN	__-____	
	Social Security number or ITIN	xxx-xx-5193	
	EIN	__-____	
	Date case filed for chapter	13 2/27/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jamie I. Feinstein	Sarah E. Feinstein
2. All other names used in the last 8 years		
3. Address	4004 Graham Meadows Ct. Henrico, VA 23233	4004 Graham Meadows Ct. Henrico, VA 23233
4. Debtor's attorney Name and address	Hunter R. Wells Canfield, Wells & Kruck, LLP 4124 E. Parham Road Henrico, VA 23228	Contact phone (804) 673-6600 Email: hunter@cwklp.com
5. Bankruptcy trustee Name and address	Suzanne E. Wade P.O. Box 1780 Richmond, VA 23218-1780	Contact phone (804) 775-0979 Email: ecfsummary@ch13ricva.com

6. Bankruptcy clerk's office		For the Court:
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.	Clerk of the Bankruptcy Court: William C. Redden Date: February 28, 2019
McVCIS 24-hour case information: Toll Free 1-866-222-8029	Contact phone 804-916-2400	
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 18, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: June 17, 2019 Filing deadline: May 8, 2019 Filing deadline: August 26, 2019
<hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim. <hr/>		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held: May 8, 2019 at 09:10 AM. Location: Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
14. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
15. Manner of Payment of Fees	Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	
ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Jamie I. Feinstein
Sarah E. Feinstein
DebtorsCase No. 19-30973-KLP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: huntingto
Form ID: 309IPage 1 of 1
Total Noticed: 18

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db/jdb +Jamie I. Feinstein, Sarah E. Feinstein, 4004 Graham Meadows Ct., Henrico, VA 23233-6657
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780
 14737747 +ComentYBK/Victor Sec, PO Box 182789, Columbus, OH 43218-2789
 14737748 +Dominion Credit Union, PO Box 26646, Richmond, VA 23261-6646
 14737754 Roundpoint Mortgage Servic, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 14737757 +SYNCN/Banana Republic, PO Box 965036, Orlando, FL 32896-5036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: hunter@cwklp.com Mar 01 2019 03:27:59 Hunter R. Wells,
 Canfield, Wells & Kruck, LLP, 4124 E. Parham Road, Henrico, VA 23228
 14737742 EDI: CAPITALONE.COM Mar 01 2019 08:18:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 14737743 +EDI: CAPITALONE.COM Mar 01 2019 08:18:00 Capital One/Justice, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14737744 +EDI: CHASE.COM Mar 01 2019 08:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14737745 +EDI: CITICORP.COM Mar 01 2019 08:18:00 CitiCards/CitiBank, P.O. Box 6241,
 Sioux Falls, SD 57117-6241
 14737749 EDI: IRS.COM Mar 01 2019 08:18:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 14737750 E-mail/Text: pslater@langleyfcu.org Mar 01 2019 03:29:11 Langley Federal Credit Union,
 P.O. Box 7463, Hampton, VA 23666-0463
 14737751 +EDI: TSYS2.COM Mar 01 2019 08:18:00 Macy's, PO Box 8218, Mason, OH 45040-8218
 14737752 +E-mail/Text: evanb@signaturefcu.org Mar 01 2019 03:29:02 NAPUS FCU, 12 Herbert St,
 Alexandria, VA 22305-2628
 14737753 +EDI: NAVIENTFKASMSERV.COM Mar 01 2019 08:18:00 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 14737755 +EDI: RMSC.COM Mar 01 2019 08:18:00 SYNCB/Old Navy, PO Box 965036,
 Orlando, FL 32896-5036
 14737756 +EDI: RMSC.COM Mar 01 2019 08:18:00 SYNCB/TOYRUADC, po bOX 965036,
 Orlando, FL 32896-5036

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14737746 Comenity Capital/Chldplace

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

Hunter R. Wells on behalf of Joint Debtor Sarah E. Feinstein hunter@cwklp.com,
 betsy@cwklp.com, jean@cwklp.com
 Hunter R. Wells on behalf of Debtor Jamie I. Feinstein hunter@cwklp.com, betsy@cwklp.com,
 jean@cwklp.com
 John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
 Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com; fred@cmcl3.net

TOTAL: 4